

**Information to identify the case:**

Debtor 1	<u>Karen L Sigmund</u>	Social Security number or ITIN	xxx-xx-6732
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12853-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karen L Sigmund

5/26/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Karen L Sigmund  
 Debtor

Case No. 17-12853-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db  
 516658276 +Karen L Sigmund, 208 Otter Branch Drive, Magnolia, NJ 08049-1532  
 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853  
 516645304 +First National Bank, P.O. Box 3412, Omaha, NE 68197-0001  
 516676350 +HealthFirst Financial, PO Box 7887, Springfield, OR 97475-0034  
 516645306 +Jamie Sigmund, 69 Saratoga Road, Stratford, NJ 08084-2123  
 516676351 +Kennedy Health System, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020  
 516645308 +Pacific Union, Attn: KLM Law Group, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812  
 516676348 +Rancocas Anesthesiology, 218 Sunset Road, 2nd Fl, Willingboro, NJ 08046-1110  
 516676347 Recon Orth Assoc, P.O. Box 757910, Philadelphia, PA 19175-7910  
 516676352 Rothman Institute of NJ, 99 Rt. 73 North, Ste 401, Marlton, NJ 08053  
 516676349 Sutherland Emerg. Phys, P.O. Box 41541, Philadelphia, PA 19101-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 26 2017 22:11:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 26 2017 22:11:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516645297 +EDI: PHINAMERI.COM May 26 2017 21:48:00 AmeriCredit/GM Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 516645298 +EDI: TSYS2.COM May 26 2017 21:48:00 Barclays Bank Delaware, Po Box 8803,  
 Wilmington, DE 19899-8803  
 516645299 EDI: CAPITALONE.COM May 26 2017 21:48:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516645300 +EDI: CITICORP.COM May 26 2017 21:48:00 Citicards Cbna, Po Box 6241,  
 Sioux Falls, SD 57117-6241  
 516645301 +EDI: CRFRSTNA.COM May 26 2017 21:48:00 Credit First National Assoc, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 516645302 +EDI: RCSFNBMARIN.COM May 26 2017 21:48:00 Credit One Bank Na, Po Box 98872,  
 Las Vegas, NV 89193-8872  
 516676346 +E-mail/Text: dlipshutz@comcast.net May 26 2017 22:10:58 David Lipshutz, Esq,  
 11 East Laurel Road, Ste B, Stratford, NJ 08084-1322  
 516645303 +E-mail/Text: electronicbkydocs@nelnet.net May 26 2017 22:11:52 Dept Of Ed/582/nelnet,  
 121 S 13th St, Lincoln, NE 68508-1904  
 516645305 +EDI: AMINFOFP.COM May 26 2017 21:48:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 516645307 +EDI: CBSKOHLS.COM May 26 2017 21:48:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-5660  
 516645309 +E-mail/Text: bankruptcy@loanpacific.com May 26 2017 22:12:53 Pacific Union Financia,  
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071  
 516645310 +EDI: RMSC.COM May 26 2017 21:48:00 Synchrony Bank/Care Credit, 950 Forrer Blvd,  
 Kettering, OH 45420-1469

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: May 26, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor PACIFIC UNION FINANCIAL, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Ned Mazer on behalf of Debtor Karen L Sigmund nmazer9393@comcast.net  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4